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ZEN Business – financial services, payment gateway[1]

effective as of June 26, 2025 (EU.B.2025.26)

[1] This pricing does not constitute an offer or element of offer but is the pricing applicable to all contracts in which the Client has not agreed otherwise with ZEN.COM. Therefore, in the case of certain Clients, in particular those with a higher risk of money laundering, having a high turnover etc., ZEN.COM may present more or less favorable conditions than those contained in this pricing.

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Account[2]

Position	Smart	Enterprise
Opening account	free	free
Maintaining account	Currently[3] free (standard fee: 25.00 EUR per month)	100.00 EUR per month

Currency Exchange[4]

Position	Smart	Enterprise
Ordered directly by customer	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Executed by system during transaction[5]	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Executed by system during card purchase in the account currency	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Mid-rate + min. 0.10%
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.00%

[2] Fees charged by ZEN Technology B.V.

[3] This promotional offer applies until further notice. Customers will be informed in advance of any changes, with an appropriate notice period in line with applicable regulations.

[4] Exchange rates are based on the interbank market mid-rate, which is the rate between the buy and sell prices, used by financial institutions and transfer services, and updated in real time. Markup depends on currency pair: list of all markups is listed at the end of document.

[5] Cascading currency conversion**:** If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Top up

Position	Smart	Enterprise
Visa® and Mastercard®[6]	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
Apple Pay and Google Pay[6]	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
BLIK	1.00%	free
Bancontact	0.25 EUR	free
Bizum	Currently free (standard fee: 0.5% + 0.20 EUR)	Currently free (standard fee: 0.5% + 0.20 EUR)
iDeal	0.25 EUR	free
Pay-by-link – PL	1.00%	free
Paysafecash	3.00%	3.00%
Paysafecard	10.00%	10.00%
PayPal from EEA account[7]	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA account[8]	6.00% + 0.25 EUR	6.00% + 0.25 EUR
Neteller	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Rapid Transfer by Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Neosurf	9.00%	9.00%

[6] Fee rate depends on the type of card (consumer, business), the country of issue of the card (European Economic Area country or non-European Economic Area country) and the top up currency. The exact amount of the fee will be visible in the app before confirming the transaction.
[7] PayPal account created in country that belong to European Economic Area.
[8] PayPal account created in country that do not belong to European Economic Area.

Cards issuing

Position	Smart	Enterprise
Physical card order[9]	First – Currently free (standard fee: 10.00 EUR) Next – 5.00 EUR	Up to 2 – free Next – Currently 5.00 EUR (standard fee: 10.00 EUR)
Virtual card order[9]	First – free Next – Currently 1.00 EUR (standard fee: 5.00 EUR)	Up to 3 – free Next – Currently 1.00 EUR (standard fee: 5.00 EUR)
Card purchase	free	free
Card purchase with cashback	free	free
Cash withdrawal[10]	Up to 200 EUR per month – free, above – 2.00%	Up to 1 500 EUR per month – free, above – 2.00%
Cash deposit with Planet Cash ATM network	Currently 1.00% (standard fee: 2.00%)	Currently 1.00% (standard fee: 2.00%)
Transfer To Card (receiving)[11]	3.00%	3.00%
PIN change in ATM	1.00 EUR	1.00 EUR
Balance inquiry	1.00 EUR	1.00 EUR
Adding card to: • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay	free	free

[9] Limit includes all issued cards that have not expired.
[10] Some ATMs may charge additional fees (e.g., DCC or surcharge). ZEN does not charge or take responsibility for these fees. The ATM should display the total amount, including any additional fees, before completing the transaction.
[11] Applies incoming transfers to your card.

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Transfers

Position	Smart	Enterprise
Outgoing SWIFT – SHA[12]	0.10% + 15.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR[13]	Category 1 – 0.10% + 25.00 EUR Category 2 – 0.10% + 35.00 EUR Category 3 – 0.10% + 50.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR
Incoming SWIFT	0.10% + 15.00 EUR	0.10% + 3.00 EUR
Outgoing Local in other currencies than listed below	0.10% (min. 1.00 EUR)	free
Incoming SEPA[14] in EUR	free	free
Outgoing SEPA in EUR	0.10% (min. 1.00 EUR)	free
Incoming Local[15] in PLN	Free	free
Outgoing Local[15] in PLN	0.10% (min. 1.00 EUR)	free
Incoming Local[16] in GBP	free	free
Outgoing Local[16] in GBP	0.10% (min. 1.00 EUR)	free
Incoming Local[17] in RON	Free	free
Outgoing Local[17] in RON	0.10% (min. 1.00 EUR)	free
Internal transfers (between ZEN Clients)	free	free
Transfer To Card (sending)	1.00%	1.00%

[12] SHA (shared): the transfer costs are shared between the sender and the recipient.
[13] OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.
[14] SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.
[15] Elixir: is a domestic PLN transfer system, processed through KIR (National Clearing House) settlement sessions.
[16] FPS: (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.
[17] Transfond: local RON transfers within Romania, processed via the national electronic clearing system.

Digital Currency

Position	Smart	Enterprise
Top up in digital currency[18]	0.50%	0.50%
Transfer in digital currency[18]	2.00%	0.50%

Zen Pay

Position	Smart	Enterprise
ZEN Pay Purchase[19]	Free There can be additional top up fee applied for transfer	Free There can be additional top up fee applied for transfer
ZEN Pay Deposit[20]	Free There can be additional top up fee applied for transfer	Free There can be additional top up fee applied for transfer

[18] Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.
[19] Full details are shown before confirming the transaction.
[20] Full details are shown before confirming the transaction.

Zenefits

Position	Smart		Enterprise	
	ZEN Card	ZEN Pro Card	ZEN Card	ZEN Pro Card
Instant Cashback[21]	50%	50%	50%	100%
ZEN Care – Shopping Protection[22]	Anytime You can claim ZEN Care – we will charge You 10% of transaction amount ONLY when we will receive back Your transaction		Anytime You can claim ZEN Care – Free	
Extended Warranty[23]	1-year on electronics (up to 1,500 EUR)	2-years on electronics (up to 5,000 EUR)	1-year on electronics (up to 5,000 EUR)	2-years on electronics (up to 5,000 EUR)
Reward Zone[24]	Not available	Unlimited	Not available	Unlimited
Support via email	Available	Available	Available	Available
Support via chat in mobile application	Not available	Not available	Not available	Available

Incidental Costs

Position	Smart	Enterprise
Manual Operation Fee[25]	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer
Garnishment[26]	80.00 EUR per case	80.00 EUR per case
Bank statement for individual period of time	100.00 EUR per case	100.00 EUR per case
Export of statements from permanently closed account	100.00 EUR per case	100.00 EUR per case

[21] Cashback that user normally receive

[22] If something goes wrong with a ZEN Mastercard® purchase, you can get instant help and request a refund.

[23] https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

[24] https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

[25] Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

[26] Decision of a court or other authority ordering the seizure of money or property of a third party.

ZEN Pay Processing Fees[27] [28]

Position	Fee
ZEN Pay	0.35% + 0.10 EUR

Payment Processing Fees[27] [28]

Position	Fee
Visa and Mastercard	IF++ 0.89% + 0.30 EUR
Apple Pay and Google Pay	IF++ 0.89% + 0.30 EUR
BLIK	0.89% + 0.30 EUR
iDEAL	0.89% + 0.30 EUR
Bancontact	0.89% + 0.30 EUR
Neteller	4.20% + 0.30 EUR
Skrill Micro pricing (up to 4.00 EUR)	7.20%
Skrill (over 4.00 EUR)	4.20% + 0.30 EUR
Skrill Rapid Transfer	2.20% + 0.30 EUR
Paysafecard	10.20% + 0.30 EUR
Paysafecash	5.20% + 0.30 EUR
Polish pay-by-link	0.89% + 0.30 EUR
Wechat	2.20% + 0.30 EUR
Neosurf	10.20% + 0.30 EUR
Union Pay	2.20% + 0.30 EUR
Twisto	2.40% + 0.30 EUR
Sofort	0.89% + 0.30 EUR
Pix	6.20% + 0.30 EUR
Boleto Bancário	6.20% + 0.30 EUR
Boleto Flash	7.20% + 0.30 EUR
BCP Online	5.20% + 0.30 EUR
SafetyPay	6.20% + 0.30 EUR
Gana	4.20% + 0.30 EUR
OXXO	5.20% + 0.30 EUR

[27] Fees charged by ZEN Technology B.V.

[28] Payment processing fees are the same regardless of chosen payment plan

Todito Cash	5.20% + 0.30 EUR
Bizum > 10EUR	2.20% + 0.30 EUR
Bizum < 10EUR	3.20%
Estonian pay-by-link (PAYSERA)	3.20% + 0.30 EUR
Latvian pay-by-link (PAYSERA)	3.20% + 0.30 EUR
Lithuanian pay-by-link (PAYSERA)	3.20% + 0.30 EUR
EPS	2.20% + 0.30 EUR
PayPo	2.20% + 0.30 EUR
MB Way	2.20% + 0.30 EUR
Swish	2.20% + 0.30 EUR

BoaCompra Processing Fees[29] [30]

Position	Fee
Visa and Mastercard BR	4.20% + 0.30 EUR
Visa and Mastercard CL	4.20% + 0.30 EUR
Redpagos	5.20% + 0.30 EUR
PSE	5.20% + 0.30 EUR
Redcompra	4.20% + 0.30 EUR
Pix	3.20% + 0.30 EUR
MultiBanco	4.20% + 0.30 EUR
Boleto Bancário	3.20% + 0.30 EUR
Boleto Flash	4.20% + 0.30 EUR
Pagoefectivo (Peru)	5.20% + 0.30 EUR
Efecty (Columbia)	4.20% + 0.30 EUR
Paypal BR	7.29% + 0.30 EUR

[29] Fees charged by ZEN Technology B.V.

[30] Payment processing fees are the same regardless of chosen payment plan

Online Payments Services[31]

Position	Fee
Refund	2.50 EUR
Individual reports	100.00 EUR for each hour required for preparing a dedicated report

Chargeback Fee[31]

Chargeback rate %	Fee (per case)
0.00% – 0.30%	35.00 EUR
> 0.30% – 0.50%	40.00 EUR
> 0.50% – 0.70%	45.00 EUR
> 0.70% – 1.00%	50.00 EUR
> 1.00%	60.00 EUR

Chargeback Representment[31]

Position	Fee (per case)
Chargeback Representment	10.00 EUR

Fraud Prevention Service[31]

Fraud rate %	Low risk Merchant		High risk Merchant
	< 3,000 completed transactions	> 3,000 completed transactions	
0.00% – 0.30%	Free	Free	0.00% + 0.07 EUR
> 0.30% – 0.50%	200.00 EUR / month	0.00% + 0.07 EUR	0.50% + 0.07 EUR
> 0.50% – 0.70%		0.25% + 0.07 EUR	1.00% + 0.07 EUR
> 0.70% – 1.00%		0.75% + 0.07 EUR	1.50% + 0.07 EUR
> 1.00%		1.00% + 0.07 EUR	2.00% + 0.07 EUR

[31] Fees charged by ZEN Technology B.V.

Additional Explanation

Categories of countries and territories

Category 1:

- Australia
- Brazil
- Bulgaria
- Canada
- Denmark
- Estonia
- Gibraltar
- Greece
- Guernsey
- Hungary
- Iceland
- India
- Isle of Man
- Jersey
- Kuwait
- Liechtenstein
- Lithuania
- Mauritius
- Mexico
- New Zealand
- Philippines
- Qatar
- Sweden
- Switzerland
- United Kingdom and Northern Ireland
- United States of America

Category 2:

- All other counties and territories

Category 3:

- Argentina
- Austria
- Belgium
- Chile
- Congo
- Cyprus
- Djibouti
- Ecuador
- Ethiopia
- Finland
- France
- Germany
- Guinea
- Indonesia
- Ireland
- Israel
- Italy
- Japan
- Jordan
- Kenya
- Korea, Republic of
- Kyrgyzstan
- Latvia
- Lesotho
- Luxembourg
- Malawi
- Malta
- Monaco
- Morocco
- Nepal
- Netherlands
- Paraguay
- Poland
- Portugal
- Spain
- Suriname
- Swaziland
- Taiwan, Province of China
- Turkey
- Uganda
- Ukraine
- Uruguay
- Yemen
- Zimbabwe

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Detailed currency exchange margins

All margins above the current mid-market rate:

Source currencies	Target currencies	Smart	Enterprise
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD	0.60 %	0.10 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65 %	0.15 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	HUF, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	KES, UGX	2.00 %	1.50 %
CZK, SEK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65 %	0.15 %
CZK, SEK	HUF, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
CZK, SEK	KES, UGX	2.00 %	1.50 %
HUF	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
HUF	KES, UGX	2.00 %	1.50 %
AED, CHF, NOK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.00 %	0.50 %
AED, CHF, NOK	KES, UGX	2.00 %	1.50 %
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.20 %	0.70%
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	KES, UGX	2.00 %	1.50 %
KES, TRY, UGX	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR, KES, UGX	2.00 %	1.50 %